

JAN 25 2006

Certificate

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of Correction

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

U.S. Patent No. 6,985,880 (Formerly Appl. Ser. No. 09/259,770)  
Inventor(s) : Stephen J. HODGDON ET AL. Confirmation : 5669  
Issued : January 10, 2006  
Filed : March 1, 1999  
Title : METHOD OF RISK MANAGEMENT AND OF ACHIEVING A  
RECOMMENDED ASSET ALLOCATION AND WITHDRAWAL STRATEGY,  
AND COMPUTER-READABLE MEDIUM, APPARATUS AND COMPUTER  
PROGRAM THEREOF  
  
Art Unit : 3624  
Examiner : Jagdish PATEL  
  
Docket No. : 3635-4000  
Customer No. : 27123

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P.O. Box 1450  
Alexandria, VA 22313-1450

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Respectfully submitted,  
MORGAN & FINNEGAN, L.L.P.

Dated: January 25, 2006By: 

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969666 v1

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Respectfully submitted,  
MORGAN & FINNEGAN, L.L.P.

Dated: January 25, 2006By: 

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PTO/SB/44 (07-03)

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CERTIFICATE OF CORRECTION**

PATENT NUMBER : 6,985,880 B1  
DATED : January 10, 2006  
INVENTOR(S) : Stephen J. Hodgdon et al.

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 18, line 42, delete "prohabilistic" and insert – probabilistic --.

MAILING ADDRESS OF SENDER: Morgan & Finnegan, LLP  
3 World Financial Center  
New York, NY 10281-2101

PATENT NO. 6,985,880 B1

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